

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: ATKINS, TOMMY W.
ATKINS, STACEY L.

§ Case No. 09-75502

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$263,362.74
(without deducting any secured claims)

Assets Exempt: \$71,017.30

Total Distribution to Claimants: \$3,830.96

Claims Discharged
Without Payment: \$132,107.69

Total Expenses of Administration: \$2,258.10

3) Total gross receipts of \$ 6,089.06 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$6,089.06 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$85,004.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,258.10	2,258.10	2,258.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	159,373.88	135,939.65	135,938.65	3,830.96
TOTAL DISBURSEMENTS	\$244,377.88	\$138,197.75	\$138,196.75	\$6,089.06

4) This case was originally filed under Chapter 7 on December 14, 2009.
The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/23/2011 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Americanfunds mutual fund, account 5880191	1129-000	4,087.47
Miscellaneous household furnishings	1129-000	750.00
Miscellaneous CD's	1129-000	100.00
Watch and wedding ring	1129-000	100.00
Scuba gear	1129-000	500.00
Miscellaneous tools and household maintenance it	1129-000	550.00
Interest Income	1270-000	1.59
TOTAL GROSS RECEIPTS		\$6,089.06

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
19	Chase	4110-000	85,004.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$85,004.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	21.46	21.46	21.46
BERNARD J. NATALE, LTD.	3110-000	N/A	874.50	874.50	874.50
BERNARD J. NATALE	2100-000	N/A	1,358.91	1,358.91	1,358.91
INTERNATIONAL SURETIES, LTD	2300-000	N/A	3.23	3.23	3.23
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	2,258.10	2,258.10	2,258.10

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	CIT Technology Financing Services Inc	7100-000	N/A	9,283.80	9,283.80	261.63
2	CIT Technology Financing Services Inc	7100-000	N/A	10,883.55	10,883.55	306.71
3	Discover Bank	7100-000	N/A	10,782.60	10,782.60	303.87
4	Discover Bank	7100-000	N/A	7,031.89	7,031.89	198.17
5	Target National Bank	7100-000	N/A	1,229.49	1,229.49	34.65

6	Advanta Bank Corp.	7100-000	N/A	36,947.28	36,947.28	1,041.23
7	Chase Bank USA, N.A.	7100-000	N/A	24,822.33	24,822.33	699.53
8	Chase Bank USA, N.A.	7100-000	N/A	961.57	961.57	27.10
9	Chase Bank USA, N.A.	7100-000	N/A	8,960.06	8,960.06	252.51
10	American Express Bank, FSB	7100-000	N/A	3,565.46	3,565.46	100.48
11	Candica LLC	7100-000	N/A	8,515.38	8,515.38	239.98
12	Chase Bank USA, N.A.	7100-000	N/A	2,038.29	2,038.29	57.44
13	PYOD LLC as assignee of Citibank	7100-000	N/A	1,178.00	1,178.00	33.20
14	PYOD LLC as assignee of Citibank	7100-000	N/A	3,146.75	3,146.75	88.68
15	PYOD LLC assigns as assignee of Citibank	7100-000	N/A	493.02	493.02	13.89
16	Dell Financial Services L.L.C.	7100-000	N/A	307.12	307.12	8.66
17	Fia Card Services, NA/Bank of America	7100-000	N/A	4,711.33	4,711.33	132.77
18	GE Money Bank dba PAYPAL PLUS CREDIT	7100-000	N/A	1,080.73	1,080.73	30.46
20	Chase	7100-000	52,673.37	N/A	N/A	0.00
21	Capital One	7100-000	41,846.43	N/A	N/A	0.00
22	Capital One	7100-000	13,182.84	N/A	N/A	0.00
23	Capital One	7100-000	20,823.63	N/A	N/A	0.00
24	Centegra Northern Illinois Medical	7100-000	1,146.46	N/A	N/A	0.00
25	Ervin	7100-000	1,712.07	N/A	N/A	0.00
26	Fashion Bug	7100-000	220.00	N/A	N/A	0.00
27	Lease Finance Corp	7100-000	63.00	N/A	N/A	0.00
28	Sears	7100-000	1,090.00	N/A	N/A	0.00
29	Sears/Citibank	7100-000	2,960.00	N/A	N/A	0.00
30	The Home Depot/CBSD	7100-000	361.00	1.00	0.00	0.00
31	Trimble	7100-000	14,410.56	N/A	N/A	0.00
32	Wachovia Dealer Services	7100-000	8,884.52	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			159,373.88	135,939.65	135,938.65	3,830.96

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75502

Trustee: (330370) BERNARD J. NATALE

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Filed (f) or Converted (c): 12/14/09 (f)

§341(a) Meeting Date: 01/21/10

Period Ending: 02/23/11

Claims Bar Date: 05/12/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Single family home 618 S. Broadway, McHenry, IL	173,500.00	0.00	DA	0.00	FA
2	First National Bank of McHenry Checking account#	240.25	0.00	DA	0.00	FA
3	First National Bank of McHenry Money Market acco	187.90	0.00	DA	0.00	FA
4	Americanfunds mutual fund, account 5880191	10,425.13	3,253.28		4,087.47	FA
5	JPMorgan Chase Checking account #9547	400.00	0.00	DA	0.00	FA
6	Miscellaneous household furnishings	1,500.00	1,500.00		750.00	FA
7	Miscellaneous CD's	100.00	100.00		100.00	FA
8	Miscellaneous clothing	500.00	0.00	DA	0.00	FA
9	Watch and wedding ring	4,500.00	800.00		100.00	FA
10	Scuba gear	2,000.00	2,000.00		500.00	FA
11	Shenandoah Life Life insurance policy #000743360	2,291.64	2,291.64	DA	0.00	FA
12	Shenandoah Life Life insurance term policy #0073	0.00	0.00	DA	0.00	FA
13	American Funds IRA, account number 61759313	14,168.35	0.00	DA	0.00	FA
14	Americanfunds IRA account number 63011513	1,385.00	0.00	DA	0.00	FA
15	Amerifunds IRA Rollover, account 82838916	51,425.65	51,325.65	DA	0.00	FA
16	Americanfunds Roth IRA, account 64180354	4,869.97	0.00	DA	0.00	FA
17	Americanfunds Roth IRA account 64180355	6,993.98	0.00	DA	0.00	FA
18	Tom W. Atkins, PLS, LLC 618 S. Broadway McHenry,	0.00	0.00	DA	0.00	FA
19	Professional land surveyor's license	0.00	0.00	DA	0.00	FA
20	2000 Honda Accord	2,300.00	650.00	DA	0.00	FA
21	2001 Isuzu Rodeo	2,600.00	100.00	DA	0.00	FA
22	Computer, printer and copy machine	2,500.00	0.00	DA	0.00	FA
23	Two household pet dogs	0.00	0.00	DA	0.00	FA
24	Miscellaneous tools and household maintenance it	1,000.00	1,000.00		550.00	FA
Int	INTEREST (u)	Unknown	N/A		1.59	FA

25 Assets Totals (Excluding unknown values) \$282,887.87 \$63,020.57 \$6,089.06 \$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Claims Bar Date: 05/12/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Current Projected Date Of Final Report (TFR): October 12, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****45-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/23/10	{4}	Tom & Stacey Atkins	Turnover of non-exempt asset	1129-000	3,253.28		3,253.28
03/11/10	{4}	Tom & Stacey Atkins	Pynt on Non-Exempt Assets	1129-000	834.19		4,087.47
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		4,087.63
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		4,087.65
04/06/10		Wire out to BNYM account 9200*****4565	Wire out to BNYM account 9200*****4565	9999-000	-4,087.65		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-4,087.65	0.00	
Subtotal	4,087.65	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,087.65	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****45-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4565	Wire in from JPMorgan Chase Bank, N.A. account *****4565	9999-000	4,087.65		4,087.65
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.17		4,087.82
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.24		4,088.06
06/03/10	11001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2010 FOR CASE #09-75502, BOND #016018067	2300-000		3.23	4,084.83
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.24		4,085.07
07/07/10		Tom Atkins			2,000.00		6,085.07
	{6}		750.00	1129-000			6,085.07
	{7}		100.00	1129-000			6,085.07
	{9}		100.00	1129-000			6,085.07
	{10}		500.00	1129-000			6,085.07
	{24}		550.00	1129-000			6,085.07
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.33		6,085.40
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.36		6,085.76
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,085.81
10/12/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.01		6,085.82
10/12/10		To Account #9200*****4566	Transfer for Final Report	9999-000		6,085.82	0.00

ACCOUNT TOTALS	6,089.05	6,089.05	\$0.00
Less: Bank Transfers	4,087.65	6,085.82	
Subtotal	2,001.40	3.23	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,001.40	\$3.23	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****45-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/12/10		From Account #9200*****4565	Transfer for Final Report	9999-000	6,085.82		6,085.82
10/15/10	Int	The Bank of New York Mellon	Interest Earned	1270-000	0.01		6,085.83
11/24/10	101	BERNARD J. NATALE	Dividend paid 100.00% on \$1,358.91, Trustee Compensation; Reference:	2100-000		1,358.91	4,726.92
11/24/10	102	Target National Bank	Distribution paid 2.81% on \$1,229.49; Claim# 5; Filed: \$1,229.49; Reference: 1590	7100-000		34.65	4,692.27
11/24/10	103	Advanta Bank Corp.	Distribution paid 2.81% on \$36,947.28; Claim# 6; Filed: \$36,947.28; Reference: 0590	7100-000		1,041.23	3,651.04
11/24/10	104	American Express Bank, FSB	Distribution paid 2.81% on \$3,565.46; Claim# 10; Filed: \$3,565.46; Reference: 1001	7100-000		100.48	3,550.56
11/24/10	105	Candica LLC	Distribution paid 2.81% on \$8,515.38; Claim# 11; Filed: \$8,515.38; Reference: 8284	7100-000		239.98	3,310.58
11/24/10	106	Chase Bank USA, N.A.	Distribution paid 2.81% on \$2,038.29; Claim# 12; Filed: \$2,038.29; Reference: 2361	7100-000		57.44	3,253.14
11/24/10	107	PYOD LLC assigns as assignee of Citibank	Distribution paid 2.81% on \$493.02; Claim# 15; Filed: \$493.02; Reference: 8685	7100-000		13.89	3,239.25
11/24/10	108	Dell Financial Services L.L.C.	Distribution paid 2.81% on \$307.12; Claim# 16; Filed: \$307.12; Reference: 9209	7100-000		8.66	3,230.59
11/24/10	109	Fia Card Services, NA/Bank of America	Distribution paid 2.81% on \$4,711.33; Claim# 17; Filed: \$4,711.33; Reference: 6114/4930	7100-000		132.77	3,097.82
11/24/10	110	GE Money Bank dba PAYPAL PLUS CREDIT	Distribution paid 2.81% on \$1,080.73; Claim# 18; Filed: \$1,080.73; Reference: 0159	7100-000		30.46	3,067.36
11/24/10	111	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			895.96	2,171.40
			Dividend paid 100.00% on \$874.50; Claim# ATTY; Filed: \$874.50	3110-000			2,171.40
			Dividend paid 100.00% on \$21.46; Claim# EXP; Filed: \$21.46	3120-000			2,171.40
11/24/10	112	Chase Bank USA, N.A.	Combined Check for Claims#7,8,9			979.14	1,192.26
			Dividend paid 2.81% on \$24,822.33; Claim# 7; Filed: \$24,822.33; Reference: 7448	7100-000			1,192.26
			Dividend paid 2.81% on \$961.57; Claim# 8; Filed: \$961.57; Reference: 0962	7100-000			1,192.26
			Dividend paid 2.81% on	7100-000			1,192.26

Subtotals : \$6,085.83 \$4,893.57

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****45-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			\$8,960.06; Claim# 9; Filed: \$8,960.06; Reference: 5039				
11/24/10	113	CIT Technology Financing Services Inc	Combined Check for Claims#1,2			568.34	623.92
			Dividend paid 2.81% on 261.63 \$9,283.80; Claim# 1; Filed: \$9,283.80; Reference: 8-000	7100-000			623.92
			Dividend paid 2.81% on 306.71 \$10,883.55; Claim# 2; Filed: \$10,883.55; Reference: 9-000	7100-000			623.92
11/24/10	114	Discover Bank	Combined Check for Claims#3,4			502.04	121.88
			Dividend paid 2.81% on 303.87 \$10,782.60; Claim# 3; Filed: \$10,782.60; Reference: 4129	7100-000			121.88
			Dividend paid 2.81% on 198.17 \$7,031.89; Claim# 4; Filed: \$7,031.89; Reference: 7417	7100-000			121.88
11/24/10	115	PYOD LLC as assignee of Citibank	Combined Check for Claims#13,14			121.88	0.00
			Dividend paid 2.81% on 33.20 \$1,178.00; Claim# 13; Filed: \$1,178.00; Reference: 5273	7100-000			0.00
			Dividend paid 2.81% on 88.68 \$3,146.75; Claim# 14; Filed: \$3,146.75; Reference: 6903	7100-000			0.00

ACCOUNT TOTALS	6,085.83	6,085.83	\$0.00
Less: Bank Transfers	6,085.82	0.00	
Subtotal	0.01	6,085.83	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.01	\$6,085.83	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****45-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****45-65	4,087.65	0.00	0.00
MMA # 9200-*****45-65	2,001.40	3.23	0.00
Checking # 9200-*****45-66	0.01	6,085.83	0.00
	<u>\$6,089.06</u>	<u>\$6,089.06</u>	<u>\$0.00</u>